

How quickly can 14 displaced households be decanted after an escape of water?

Every family placed across Greater Manchester within 24 hours - with direct billing to the insurer from the first night.



14

households placed

3h 12m

to the first placement

< 24h

until all 14 were housed

31%

below equivalent hotel
long-stay cost

1

consolidated invoice to
the insurer

Prepared by the Jigsaw Conferences delivery team

Established 2003 · ISO 9001 & ISO 27001 certified · Free to the client

Client identities withheld under our confidentiality policy

THE 40-SECOND ANSWER

Jigsaw Conferences placed all 14 displaced households into vetted hotels and serviced apartments across Greater Manchester within 24 hours of the insurer's first call. Placements were matched to school catchments, pets and accessibility needs, with direct-to-insurer billing and weekly cost reporting to the loss adjuster throughout the 6-18 week reinstatement period.

What happens when a burst rising main displaces an entire block on a Friday evening?

At 16:42 on a freezing January Friday, a claims operations manager at a major UK household insurer called our 24/7 response line. A rising main had failed in a low-rise apartment block in Greater Manchester. Water had penetrated every floor. Fourteen households were being evacuated as we spoke - among them nine school-age children, three pets and one wheelchair user.

The insurer's usual hotel supply was already saturated by a city-centre event weekend. Every hour without a plan meant families sitting in cars, duty-of-care exposure, complaint risk, and open-ended hotel spend the loss adjuster would later have to defend. Reinstatement was estimated at 6-18 weeks depending on drying times - far too long for hotel living.

What did the first 24 hours look like?

16:42, FRI

First call from the insurer's claims team. Requirements matrix opened: household sizes, schools, pets, accessibility, parking.

17:10

Matrix agreed. Our emergency desk began ringing pre-vetted operators across Greater Manchester.

19:54

First six families checked into hotels within school-run distance of their addresses - 3h 12m after the first call.

22:15

Eleven of fourteen households placed for the night, including the wheelchair user in an accessible ground-floor room.

14:00, SAT

All fourteen households housed. Pet-friendly placements confirmed for the three households with animals.

DAY 5

Every household transitioned from hotels into serviced apartments at negotiated long-stay rates for the reinstatement period.

How did every household get placed so quickly?

Speed on a decant is never luck - it is pre-work. Our emergency accommodation desk runs 24/7, and the

operators we call have already been vetted for safety certification, insurance and quality before any claim exists. That means the first hour is spent matching families to properties, not qualifying suppliers.

- A hotel-first, apartment-second strategy: families are safe within hours, then moved once into the right long-stay property - no repeated mid-claim moves.
- A welfare requirements matrix per household: school catchments, pets, accessibility, parking and proximity to work.
- Direct billing to the insurer from night one - no policyholder outlay, no folio chasing, one consolidated invoice.
- A named single point of contact for the claims team, and weekly occupancy and cost reports to the loss adjuster.
- Negotiated long-stay apartment rates that came in 31% below the equivalent hotel cost across the claim.

How does a managed decant compare with sourcing hotels directly?

	Managed decant with Jigsaw	Insurer sourcing directly
Time to first placement	Under 4 hours, 24/7	Often 1-3 days in surge conditions
Billing	One consolidated invoice, direct to insurer	Fourteen separate hotel folios to reconcile
Accommodation type	Serviced apartments at negotiated long-stay rates	Open-ended hotel bookings at flexible rack rates
Welfare matching	Schools, pets, accessibility handled per household	Whatever has availability that night
Reporting	Weekly cost and occupancy report to the loss adjuster	Assembled manually, if at all

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Every family was somewhere warm before we closed the file that night. The weekly cost reporting made my conversations with the insurer straightforward for the entire claim.

- Loss adjuster on the claim (client identity withheld under our confidentiality policy)

Questions clients ask about this work

How fast can Jigsaw place a displaced family?

Our emergency desk operates 24/7 and the first placements on a multi-household decant are typically made within 2-4 hours of the first call, anywhere in the UK. On this claim the first six families were checked in 3 hours 12 minutes after the insurer rang.

Who pays - the policyholder or the insurer?

We bill the instructing party directly - usually the insurer or the loss adjuster - as one consolidated invoice. Policyholders never need to pay and reclaim, and there are no individual hotel folios to reconcile.

Can you accommodate pets, accessibility needs and school catchments?

Yes. Every household completes a short welfare matrix covering pets, accessibility, schools, parking and work locations before placement, and properties are matched against it. On this claim that included three

pet-friendly placements and an accessible ground-floor apartment.

What happens if reinstatement overruns?

Serviced apartment placements are contracted on flexible long-stay terms, so extensions are handled with a phone call rather than a re-booking. The loss adjuster sees any cost impact in the weekly report before it happens.

Do you cover the whole of the UK?

Yes - our vetted operator network covers every UK region, and the same 24/7 desk, direct billing and reporting model applies whether the claim is in Greater Manchester, Glasgow or Cornwall.

Have a decant or emergency accommodation brief?

Our emergency accommodation desk answers 24/7. Send the brief and we'll come back with a placement plan - usually within the hour.

> <https://jigsawconferences.co.uk/enquire?type=emergency&mode=quick-brief>

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Case study prepared by the Jigsaw Conferences delivery team. Client identities are withheld under our confidentiality policy; outcomes are operational figures reported by the delivery team.